Time: 2:30 Horus

Marks: 75

Note:-   1. All questions are compulsory

2. Figure to the right indicate marks

Q.1[a]   Multiple choice questions. [Any 8]   [8]

i.   _____ bears digital signature.

a) E-cheque   b)E-cash   c)E- Wallet

ii.   _____ contains an embedded microprocessor.

a) Debit card   b) Credit card   c)Smart card

iii.   _____ is a repository where information from multiple sources is stored under

single Schema.

a) Databases   b)Data Warehouse   c) Data Centres

iv.   UPI stands for _____

a)Universal payment Interface

b)Uniform Payment Interface

c)Unified Payment Interface

v.   OTP generation is a feature of _____

a)SMS banking   b) Home banking   c)Mobile banking

vi.   _____ redefine the concept of "Anywhere , anytime banking".

a)CTS   b)CBS   c) CHI

vii.   _____ Protocol is develop by Visa and Master card company for secure online

payment transaction.

a)SSL   b) HTTPS   c)SET

viii.   _____ Handles bulk and repetitive payment requirement of corporate and other

institutions.

a)ECS   b)EDI   c)EFT

xi.   Themes in Power point are in _____ menu.

a)Transition   b) Animation   c)Design

x.   _____ is Known as unsolicited emails.

a)Phishing   b)Spam   c) Data Doodling

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Q.1[b]   State whether given statements are True or False   .[any 7]   [7]
   1.   Bit coins are example of digital money.
   2.   Wholesale banking focuses more on large clients, such as large corporation or other banks.
   3.   An individual cannot access his own CIBIL score.
   4.   In CTS an electronic image of cheque is transmitted.
   5.   A data centres provides uninterrupted power supply.
   6.   MICR code consists of 6 digits.
   7.   Settlement in RTGS is done in real time.
   8.   Data mining is done only on data warehouses.
   9.   Google drive supports single file format.
  10   Outlook express is free email client with windows 98.

Q.2[a]   Explain various E-payment Systems.   [8]
  [b]   What is Online-banking? Write advantages and disadvantages of online-banking.   [7]

<div align="center">OR</div>

Q.2[a]   Explain Mobile Banking in detail.   [8]
  [b]   What is System development life cycle?   [7]

Q.3[a]   What is CIBIL? What solution and product CIBIL provides to businesses?   [8]
  [b]   Explain MICR technology used for cheque clearing.   [7]

<div align="center">OR</div>

Q.3[a]   What are Data Centres? What points are considered for building data centres?   [8]
  [b]   Explain Core Banking Solution.   [7]

Q.4[a]   Write about various banking soft wares ?   [8]
  [b]   What is Hyperlink? Write steps for creating internal links between slides .   [7]

<div align="center">OR</div>

Q.4[a]   Write Steps for configuring Outlook Express?   [8]
  [b]   Define E-commerce. Explain role of banks in E-commerce.   [7]

Q.5   Write short notes on: [any 3]   [15]
    i.   Automated clearing House
    ii.   Role of DBMS in Banking .
    iii.   Smart Quill computer pen.
    iv.   Advantages of Google drive
    v.   Boomerang Facility of Email.

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